

IN THE CLAIMS:

Please cancel Claim 34, without prejudice, please add new Claim 53, and please amend Claim 33, as provided in the following Listing of Claims:

Listing of Claims:

Claims 1-32. (Canceled)

Claim 33. (Currently Amended) An apparatus, comprising:

a first processing device for processing information regarding a transaction involving an account associated with an individual account holder, wherein the first processing device generates a first message containing information regarding the transaction as the transaction is occurring;

a transmitter for transmitting the first message to a first communication device associated with the individual account holder, wherein the first message is transmitted to the first communication device in real time after the

transaction has started but before the transaction has ended;
and

a memory device for storing, for each of a plurality of accounts associated with the individual account holder, information regarding at least one completed transaction on each of at least two accounts of the plurality of accounts transactions involving a plurality of accounts associated with the individual account holder, wherein the plurality of accounts comprises at least one of a credit card account, a debit card account, a charge card account, a "smart" card account, and a currency card account, and at least one of a bank account, a checking account, a savings account, an electronic money account, a brokerage account, a wireless communication account, and a cellular communication account, and further wherein the information regarding the at least one completed transaction on each of at least two accounts of the plurality of accounts transactions includes, for each completed transaction, information regarding the completed transaction or information contained in the first message, and further wherein, for each completed transaction, the information regarding the at least one completed transaction on each of at least two accounts of the plurality of accounts further transactions includes information

regarding an identity and contact information for at least one of a merchant, a vendor, a bank, a financial institution, a brokerage firm, an electronic money account, and a communication account provider, involved in the completed transaction, wherein the information regarding the at least one completed transaction on each of at least two accounts of the plurality of accounts a transaction or the information contained in the first message is automatically received by a receiver and automatically stored in the memory device;

wherein the first processing device or a second processing device processes information regarding a request for transaction information regarding at least one completed transaction, wherein the request for transaction information regarding at least one completed transaction is transmitted from the first communication device or from a second communication device associated with the individual account holder, wherein the first processing device or the second processing device generates a second message in response to the request for information regarding at least one completed transaction using the information regarding at least one completed transaction on each of at least two accounts of the plurality of accounts transactions stored in the memory device, wherein the second message contains information

regarding at least one completed transaction and contact information regarding the at least one of a merchant, a vendor, a bank, a financial institution, a brokerage firm, an electronic money account, and a communication account provider, involved in the at least one completed transaction;

wherein the second message is transmitted to the first communication device or to the second communication device on or over at least one of the Internet and the World Wide Web.

Claim 34. (Canceled)

Claim 35. (Previously Presented) The apparatus of Claim 33, wherein the contact information regarding the at least one of a merchant, a vendor, a bank, a financial institution, a brokerage firm, an electronic money account, and a communication account provider, includes a link or a hyperlink.

Claim 36. (Previously Presented) The apparatus of Claim 33, wherein the apparatus stores account transaction information for a plurality of transactions involving a

plurality of accounts associated with the individual account holder.

Claim 37. (Previously Presented) The apparatus of Claim 33, wherein the apparatus transmits a personalized transaction account directory to the first communication device or the second communication device.

Claim 38. (Previously Presented) The apparatus of Claim 33, wherein the first communication device or the second communication device is a personal computer.

Claim 39. (Previously Presented) The apparatus of Claim 33, wherein the first communication device or the second communication device is a personal digital assistant.

Claim 40. (Previously Presented) The apparatus of Claim 33, wherein the first communication device or the second communication device is an interactive television.

Claim 41. (Previously Presented) The apparatus of Claim 33, wherein the first communication device or the second communication device is a cellular telephone.

Claim 42. (Previously Presented) The apparatus of
Claim 33, wherein the account is a credit card account.

Claim 43. (Previously Presented) The apparatus of
Claim 33, wherein the account is a debit card account.

Claim 44. (Previously Presented) The apparatus of
Claim 33, wherein the account is a charge card account.

Claim 45. (Previously Presented) The apparatus of
Claim 33, wherein the account is a "smart" card account.

Claim 46. (Previously Presented) The apparatus of
Claim 33, wherein the account is a currency card account.

Claim 47. (Previously Presented) The apparatus of
Claim 33, wherein the account is a bank account.

Claim 48. (Previously Presented) The apparatus of
Claim 33, wherein the account is a brokerage account.

Claim 49. (Previously Presented) The apparatus of
Claim 33, wherein the account is a checking account.

Claim 50. (Previously Presented) The apparatus of
Claim 33, wherein the account is a savings account.

Claim 51. (Previously Presented) The apparatus of
Claim 33, wherein the account is an electronic money account.

Claim 52. (Previously Presented) The apparatus of
Claim 33, wherein the account is a cellular communication
account or a wireless communication account.

Claim 53. (New) The apparatus of Claim 33, wherein
the second message contains, for each of at least two
accounts of the plurality of accounts, information regarding
at least one completed transaction which has occurred on each
of at least two accounts.